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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/758,660	01/15/2004	John G. Fischer	JGF 02775 PTUS	5884
32233	7590	07/19/2006	EXAMINER	
STORM LLP BANK OF AMERICA PLAZA 901 MAIN STREET, SUITE 7100 DALLAS, TX 75202			AMINI, JAVID A	
			ART UNIT	PAPER NUMBER
			2628	

DATE MAILED: 07/19/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

**Office Action Summary**

Application No.

10/758,660

Applicant(s)

FISCHER, JOHN G.

Examiner

Javid A. Amini

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 05 May 2006.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☐ Claim(s) \_\_\_\_\_ is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-13 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)  | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                                   | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)             |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)<br>Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____  |

***Response to Arguments***

Applicant's arguments, see Remarks, filed 5/5/2006, with respect to the rejection(s) of claim(s) 1-13 under 35 USC 102 and 103 rejections have been fully considered and are persuasive. Therefore, the rejection has been withdrawn. However, upon further consideration, a new ground(s) of rejection is made in view of Kam et al. US 2001/0042037 A1, and further in view of Guheen et al. US 6,615,166 B1.

***Claim Rejections - 35 USC § 103***

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 1-13 rejected under 35 U.S.C. 103(a) as being unpatentable over Kam et al. US 2001/0042037 A1 (hereinafter refers as Kam), and further in view of Guheen et al. US 6,615,166 B1 (hereinafter refers as Guheen).

Claim 1,

Examiner's interpretation of the claim invention in respect to claim 1: the comparison or the differences between two or more products, e.g. first data, second data and ..., can be display by graphical objects, e.g. animated contest, an icon, text message, or etc.

Kam on page 2 at 0017 teaches three steps, as follows:

I. Offering and managing performance-based investment ranking and/or competitions based on model investment portfolios (virtual portfolios), and identifying "Best Investors," in a first phase;

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Examiner's interpretation: conceptually is similar to the claim language: "determining a first/second product value representing a first/second product's".

II. Operation of actual portfolios by members, including new ones created by the identified Best Investors for themselves, in a second phase; Examiner's interpretation: conceptually is similar to the claim language: "solving for a contest value between the first product value and the second product value".

III. Creating and operating actual mutual funds based on the identified Best Investors as fund managers in a third phase. A full suite of related subscriber and investor services associated therewith is facilitated and provided in all phases, including a fund supermarket in the third, and/or second phase. Examiner's interpretation: conceptually is similar to the claim language: "selecting an animated contest file by relationship to the contest value; and providing a display means for displaying the animated contest". Kam does not explicitly specify displaying the animated contest, but at paragraph 0123 teaches the notification can be text or icon messages. However, the second reference Guheen at col. 32, lines 41-49 teaches Java, which developers can create robust User Interface (UI) components. Custom "widgets" (e.g., real-time stock tickers, animated icons, etc.) can be created, and client-side performance is improved. Unlike HTML, Java supports the notion of client-side validation, offloading appropriate processing onto the client for improved performance. Dynamic, real-time Web pages can be created. Using the above-mentioned custom UI components, dynamic Web pages can also be created. Therefore the deficiency of the first reference may be vanishing by incorporating the second reference of graphical user interfaces using Java.

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to substitute applicant's described structure, by incorporating Guheen's graphical tools (i.e. software) into Kam's invention who teaches at paragraph 0034 a variety of program modules can be stored in the memory, including OS, server system programs, HSM (Hierarchical Storage Management) system programs, application programs, other programs modules and data. In a networked environment, the program modules may be distributed among several computing devices coupled to the network, and used as needed. When a program is executed, the program is at least partially loaded into the computer memory, and contain instructions for implementing the operational, computational, archival, sorting, screening, classification, formatting, rendering, printing and communication functions and processes described herein. The advantages would be of the Internet-based financial services market business method and computerized system of the invention include: facilitation of periodic, preferably daily, feedback of one or more significant and appropriate financial performance metric(s) or indicator(s), including the NAV of identified stocks and funds, that permit investors to answer their prime questions, especially in a volatile market, of: "How am I doing?" and "How can I do better?" As used herein the term NAV can refer to the asset value of either a real market fund or an investor's model portfolio, see Kam at 0019.

Claim 2,

Kam at 0065 teaches a mini chart on Stock price and trading range over time of particular stocks, including ticker symbol.

Claim 3,

Kam in fig. 2 and at paragraph 0078 teaches the claim limitations.

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Claim 4,

Kam in fig. 2 number 58 teaches the claim limitation.

Claim 5,

Kam in fig. 7 illustrates the Y axis is the Earnings Growth and the X axis is the Sales Growth.

That represents the performance of that particular company.

Claims 6-7,

Guheen at col. 82 lines 2-5 teaches that statistical Process Control tools are used to analyze the results obtained with the measurement tools. These display trends that can be used as the basis for process improvement or, in other cases, product rework. Also at col. 83 lines 4-12 teaches an engagement teams frequently require Configuration Management tools to support the testing process. Large development efforts may have multiple releases of an application in the development pipeline (development, unit test, integration test, user acceptance test, and production). Additionally, some environments have multiple applications that share common components. Multiple versions of common components may be required depending upon the application being tested.

Claim 8,

Guheen at cols. 274 and 275 lines 64-67; 1-7, respectively, teaches the template concept may be used to provide individual, overall frameworks for organizations and individuals that create, modify, market, distribute, consume, and/or otherwise use movies, audio recordings and live performances, magazines, telephony based retail sales, catalogs, computer software, information data bases, multimedia, commercial communications, advertisements, market surveys, infomercials, games, CAD/CAM services for numerically controlled machines, and the like.

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Claim 9,

Kam in fig. 6D illustrates the claim limitations.

Claims 10-13,

The rejection of claim 1 is applicable to the rejection of claims 10-13.

***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Javid A. Amini whose telephone number is 571-272-7654. The examiner can normally be reached on 8-4pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kee Tung can be reached on 571-272-7794. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Javid A Amini  
Examiner  
Art Unit 2628

Javid Amini

  
KEE M. TUNG  
SUPERVISORY PATENT EXAMINER